

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA**

Bernadette Davis,

Debtor.

Case No. 25-10933-PMM
Chapter 13

Certificate of Service

I, Michael A. Cibik, certify that on August 28, 2025, I did cause a true and correct copy of the documents described below to be served on the parties listed on the mailing list exhibit, a copy of which is attached and incorporated as if fully set forth herein, by the means indicated and to all parties registered with the Clerk to receive electronic notice via the CM/ECF system:

- Vj ktd Amended Chapter 13 Plan

I certify under penalty of perjury that the above document(s) was sent using the mode of service indicated below.

Date: August 28, 2025

/s/ Michael A. Cibik
Michael A. Cibik (#23110)
Cibik Law, P.C.
1500 Walnut Street, Suite 900
Philadelphia, PA 19102
215-735-1060
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Mailing List Exhibit:

U.S. Trustee

Robert NC Nix, Sr. Federal Building
900 Market Street, Suite 320
Philadelphia, PA 19107
Method of Service: CM/ECF

Kenneth E. West

190 N. Independence Mall West Suite 701
Philadelphia, PA 19106
Method of Service: CM/ECF

PHH Mortgage

1 Mortgage Way
Mount Laurel, NJ 08054-4637
Method of Service: CM/ECF

Navy Federal Credit Union

Attn: Dietrich Kuhlmann, CEO
820 Follin Ln SE
Vienna, VA 22180-4907
Method of Service: Certified Mail

Water Revenue Bureau

c/o City of Philadelphia Law Department
1401 John F Kennedy Blvd, Fl 5
Philadelphia, PA 19102-1617
Method of Service: First Class Mail